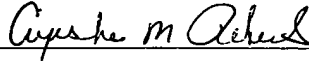


CERTIFICATE OF HAND DELIVERY

I hereby certify that this correspondence is being hand filed with the United States Patent and Trademark Office in Alexandria, Virginia on March 11, 2004.


Ayisha M. Roberts

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the application of:

Ayumi HIRAYAMA et al.

Serial No.: New Application

Filing Date: March 11, 2004

For: EXPENSE MANAGEMENT SYSTEM,
EXPENSE MANAGEMENT
APPARATUS, AND EXPENSE
MANAGEMENT METHOD

Examiner: To Be Assigned

Group Art Unit: To Be Assigned

INFORMATION DISCLOSURE
STATEMENT UNDER 37 CFR 1.97 & 1.98

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Pursuant to 37 CFR 1.56, the attention of the Patent and Trademark Office is hereby directed to the documents listed on the attached PTO/SB/08. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the document be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is being filed together with the application accordingly, no fee is due.


A copy of the document listed on the PTO/SB/08 is attached.

While the information and document disclosed in this Information Disclosure Statement may be "material" pursuant to 37 CFR 1.56, it is not intended to constitute an admission that any patent, publication or other information referred to therein is "prior art" for this invention unless specifically designated as such.

In accordance with 37 CFR 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56(a) exists. It is submitted that the Information Disclosure Statement is in compliance with 37 CFR 1.98 and the Examiner is respectfully requested to consider the listed documents.

Dated: March 11, 2004

Respectfully submitted,

By: 

Alex Chartove
Registration No. 31,942

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Form PTO-1449 INFORMATION DISCLOSURE CITATION IN AN APPLICATION <i>(Use several sheets if necessary)</i>				Docket Number 116692005300		Application Number Not Yet Assigned	
				Applicant <div style="text-align: center;">Ayumi HIRAYAMA et al.</div>			
				Filing Date March 11, 2004		Group Art Unit Not Yet Assigned	
				Mailing Date March 11, 2004			
U.S. PATENT DOCUMENTS							
Examiner Initials	Ref. No.	Date	Document No.	Name	Class	Subclass	Filing Date If Appropriate
FOREIGN PATENT DOCUMENTS							
Examiner Initials	Ref. No.	Date	Document No.	Country	Class	Subclass	Translation YES NO
	1.	10-23-1998	10-283400	Japan			Abstract
OTHER DOCUMENTS <i>(including author, title, Date, Pertinent Pages, Etc.)</i>							
Examiner Initials	Ref. No.	Title					
EXAMINER:				DATE CONSIDERED:			
EXAMINER: Initial if citation considered, whether or not the citation conforms with MPEP 609. Draw a line through the citation if not in conformance and not considered. Include a copy of this form with next communication to applicant.							